

From: Paul Leclair

Sent: Saturday, March 18, 2023 2:31 PM

Subject: [External] Liability Coverage Residential Contractor

I am a landlord, I have taken both the online course and the full day of class required to paint my property, however, as you will see below, there is no insurance available to me as a landlord. The email below is after a months of waiting since I obtain both of my certificates. It notes that I am unable to obtain insurance that is required to get to get Liability Coverage. I have applied online for my Lead-Safe RRPM Supervisor license months ago in January and I have not received any reply on my application? Also, the agency first noted in an earlier email that there is no insurance available at the state minimum of \$300,000 ("As an agency we do not offer quotes with limits lower than \$2,000,000 aggregate & \$1,000,000 occurrence") ... see the email from February 6 below on this email.

Paul

From: Belval, Chris <cbelval@hbinsurance.com>

Sent: Thursday, March 16, 2023 10:17 AM

To: Paul Leclair

Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Hey Paul,

Apologies for the delay on this as I wanted to review this with both fellow colleagues as well as a few of our carrier underwriters to avoid providing you any inaccurate information and I was disabled a large portion of this week due to power and service outages from the recent storm.

After reviewing this the above mentioned other parties it appears that the coverage the state is requiring is for businesses engaged in contractor operations.

You would essentially have to start a new business entity for contractor operations and obtain any state required licensing for such operations, considering all the costs this entails it sounds like it will be more cost effective for you to hire a licensed contractor to perform this work as well as protect you from any liability claim that could possibly arise from contractor operations.

Please let me know if this makes sense and if you would like to review this further I will be glad to set aside some time to speak with you for further clarification.

Thank you again for your patience and again apologies for all delays regarding this inquiry.

I hope you are well and stayed safe this week from the weather.

Best regards,

Chris Belval

Account Associate | Hickok & Boardman Insurance Group

From: Paul Leclair
Sent: Wednesday, March 8, 2023 5:17 PM
To: Belval, Chris <cbelval@hbinsurance.com>
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Hello Chris,

I have two large folders with all the classwork and information on this. I have attached a page from the class work and a page with email addresses, phone numbers and a QR code for more information on what they are asking for?

Paul

From: Belval, Chris <cbelval@hbinsurance.com>
Sent: Wednesday, March 8, 2023 8:41 AM
To: Paul Leclair
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Hey Paul,

Did the state provide you with any kind of documentation outlining exactly what they are requiring for insurance. Honestly this is something new on our end however based on what your advising this will likely start becoming a more frequent situation.

I am going to reach out to one of our underwriters whom deals with a lot of Habitational as well as contractor risks and inquire how they want us to quote these policies in this situation as typically in order to get a quote that information I had outline is always required and see what he advises.

I will follow back up with you momentarily to advise.

Sorry for the misunderstanding on my end and thank you for providing the added clarification.

Best,

Chris Belval
Account Associate | Hickok & Boardman Insurance Group

From: Paul Leclair

Sent: Tuesday, March 7, 2023 4:55 PM

To: Belval, Chris <cbelval@hbinsurance.com>

Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Hello Chris,

I do not have any equipment or income. I initially asked if you were familiar with this new requirement?

This is a new law to allow homeowners/landlords to paint their properties after they have taken the courses and passed several tests including classroom hands on demonstrations and participating which I did. There is also a requirement that every person carry insurance. The class had several landlords, like myself and painting contractors. I cannot be the only person applying for this required insurance coverage?

Paul

From: Belval, Chris <cbelval@hbinsurance.com>
Sent: Tuesday, March 7, 2023 1:03 PM
To: Paul Leclair
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Hey Paul,

I referred to the new business questionnaire you sent over to and it appears to be mostly blank. I am attempting to work quickly to secure you a quote however without the basic information in regards to your business I am unable to initiate the quoting process.

If you can please provide the following information I will be able to approach carriers for quotes.

Full Name:
DBA (if applicable):
Business Name:
Mailing Address:
Physical Address:
Phone Number:
Email Address:
Federal ID Number or Social Security Number:
Detailed Description of Business Operations:
Any claims or losses within the last 5 years? (loss runs will be requested)
Years of experience in this trade/industry:
Years of management experience:

Estimated sales: None (I need at least a rough estimate of this figure as carriers will decline to offer coverage if \$0 is indicated)

If you are able to confirm this for me I will be able to move very quickly on obtaining you a quote.

If it easier to discuss this information over the phone I can be reached directly at 802-262-1426.

Best regards,

Chris Belval
Account Associate | Hickok & Boardman Insurance Group

From: Paul Leclair
Sent: Monday, March 6, 2023 12:50 PM
To: Coons, Jessica <JCoons@hbinsurance.com>; Belval, Chris <cbelval@hbinsurance.com>
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Chris,

It has been a month, still waiting on the quote.

Paul

From: Coons, Jessica <JCoons@hbinsurance.com>
Sent: Tuesday, February 7, 2023 8:27 AM
To: Paul Leclair <paul@leclairappraisals.com>; Belval, Chris <cbelval@hbinsurance.com>
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Thank you Peter.

Chris will be working with you on this. Have a great Tuesday!

Jay

Jessica Coons, AAI
Account Manager | Hickok & Boardman Insurance Group

From: Paul Leclair
Sent: Monday, February 6, 2023 6:51 PM
To: Coons, Jessica <JCoons@hbinsurance.com>; Belval, Chris <cbelval@hbinsurance.com>
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor
From: Coons, Jessica <JCoons@hbinsurance.com>
Sent: Monday, February 6, 2023 10:14 AM
To: Paul Leclair <paul@leclairappraisals.com>; Belval, Chris <cbelval@hbinsurance.com>
Subject: RE: Paul Leclair FW: Liability Coverage Residential Contractor

Morning Paul,

As an agency we do not offer quotes with limits lower than \$2,000,000 aggregate & \$1,000,000 occurrence, as we feel any lower would be inadequate in the event of a claim. If you are interested in us obtaining a quote for you please complete the attached questionnaire.

Let me know if you have any questions.

Jay

Jessica Coons, AAI
Account Manager | Hickok & Boardman Insurance Group

From: Paul Leclair
Sent: Friday, February 3, 2023 4:01 PM
To: Falk, Jerris <jfalk@hbinsurance.com>
Subject: Liability Coverage Residential Contractor

Hello Jerris,

I have taken the two classes required to paint by the State of Vermont, they are requiring that I have liability coverage for at least \$300,000, are you familiar with the (RRPM – Renovation, Repair, Painting and Maintenance) insurance requirement and do you have a policy for this?

I hope this email finds you staying warm

Paul